



ADVANTAGE BANKING ADVANTAGE CHECKING

Better Banking **Starts Here**

Advantage Checking rewards customers who maintain high deposit relationships with Union Bank, starting at \$25,000. In recognition of your commitment to us, you'll receive special discounts and benefits, just for being an Advantage accountholder.

Rewarding **Relationships**

As an Advantage Banking customer, you can take advantage of great benefits, from free checks and ATM fee waivers, to complimentary notary service and treasurer's checks. To qualify, simply maintain the monthly minimum balance. It's our way of saying 'thanks' for being a valued customer.

To meet the qualifying minimum, the balance is a combination of all eligible Union Bank deposit accounts owned by the same customer, including Checking Accounts, CDs, IRAs, Savings and Money Market Accounts. The primary accountholder on the Advantage checking account must be a primary or joint owner (or trustee) on additional deposit accounts for their balance to meet the deposit balance requirement. The \$25,000 balance requirement is an average deposit balance during a monthly statement cycle. If the average account balances fall below the minimum during a statement cycle, the account will be assessed a \$15 account service fee.

THE BENEFITS OF ADVANTAGE

Mastercard World Debit Card extras, including:

- All Union Bank ATM Fees Waived
- Rebated ATM surcharges—three per month, to be credited early the next month
- Unlimited, no-fee access to 55,000 Allpoint ATMs worldwide
- 20% more ScoreCard Reward points for signature-based debit purchases
- Mastercard "perks"—like Purchase Assurance, Extended Warranty and Satisfaction (for Mastercard "World" debit card holders, details at www.mastercard.com)
- Free debit card standard replacement
- Higher daily limit on ATM cash withdrawals

TRAVEL BENEFITS

- Travel Assistance—provides pre-trip destination info
- Trip Cancellation/Interruption Insurance—protects cardholders if a trip is interrupted or cancelled
- Collision Damage Waiver—covers cardholders for damages to a rental vehicle

PEACE OF MIND BENEFITS

- Cell Phone Protection Insurance—reimbursement for expenses incurred for stolen or damaged phones
- ID Fraud Expense Reimbursement—reimbursement for expenses incurred as a result of identity theft

FREE WI-FI ACCESS

Free VIP Service, including:

- Overdraft protection transfers from another deposit account
- Money Orders
- Treasurer's Checks
- Notary Service

Added benefits, including:

- **Preferred Rates on CDs, IRAs AND Money Market Accounts**
- Free Alliance or Guardian style checks (single or duplicate checks)
- Free standard Safe Deposit Box (or equivalent discount on larger box)
- Unlimited Online Bill Pay
- \$100 discount on mortgage document preparation
- Discounted rate on Personal Overdraft Protection Line
- Check images and choice of eStatement or paper statement

ADVANTAGE BANKING: *It's our way of saying "thank you" for banking with us!*

BASIC ADVANTAGE

ADVANTAGE

ADVANTAGE PLUS

